

Certificate Number: 01721-PAM-DE-035056000

Bankruptcy Case Number: 20-02563



01721-PAM-DE-035056000

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 4, 2020, at 8:00 o'clock PM EST, Charles Osman completed a course on personal financial management given by telephone by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 5, 2020 By: /s/Sarah Chechak for Terri Stocki

Name: Terri Stocki

Title: Counselor

Certificate Number: 01721-PAM-DE-035055982

Bankruptcy Case Number: 20-02563



01721-PAM-DE-035055982

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 4, 2020, at 8:00 o'clock PM EST, Doreen Osman completed a course on personal financial management given by telephone by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 5, 2020 By: /s/Sarah Chechak for Terri Stocki

Name: Terri Stocki

Title: Counselor